Debtor 1   Eduardo W Albarran	Fill	n this information to identify your case:				
Debtor 2 (Spause, filting)  United States Bankruptey Court for the: EASTERN DISTRICT OF PENNSYLVANIA   A supplement showing postpetition chapter 13 expenses as of the following date:    MM / DD / YYYYY				Ch	ack if this is:	
Date   Second   Firing	DCD	Eduardo W Albarran	<del></del>	_		q
United States Bankruptey Court for the:  Case number  2:24-bk-13573  (If Notional)  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct monator. In the good in the						
Case number 2:24-bk-13573  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part I: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Debot of so line 2.  Po you have dependents?  No. Do to list Debtor 1 and yes. Fill out this information for bettor 2.  Do you have dependents?  No. Do not list Debtor 1 and yes. Fill out this information for bettor 2.  Do not state the dependents names.  Son 6 Dependent so list the dependent and yes of yes. Fill out this information for bettor 2.  Son 6 No. Yes.  Son 6 No. Yes.  Son 6 No. Yes.  The retail or home ownership expenses of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report progresses and date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowners, or renter's insurance  4c. Your expenses of the form and fill in the applicable date.  The rental or home ownership expenses for your residence, include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowners, or renter's insurance  4c. Your expenses and solventher insurance and your dependence or condemining mules.  A conditional mortgage payments for your residence, such as home equity loans 5; \$ 500.00  builtimize:  6c. Telephone, cell phone, full phone, full proving the filters and cable services  6c. Selbence, cell phone, full phone, full phone, fall	(Spo	use, if filing)			expenses as of the	ne following date:
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    The time   Describe Your Household	Unit	ed States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNS</u>	YLVANIA		MM / DD / YYYY	
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    The time   Describe Your Household	Cas	e number 2:24-bk-13573				
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Subject of the content of the cont	info	rmation. If more space is needed, attach another sheet to this fo				
No. Go to line 2.   No. Dos Debtor 2 live in a separate household?   No. Doso Debtor 2 live in a separate household?   No. Do not list Debtor 1 and Debtor 2.	Par					
Ves. Does Debtor 2 live in a separate household?   No	1.	Is this a joint case?				
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?						
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent		<b>—</b>	for Separate Househo	old of De	ebtor 2.	
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	2.	Do you have dependents? ☐ No				
Do not state the dependents names.  Son 6 No Yes No No No No Yes No		Do not list Debtor 1 and Yes. Fill out this information for			•	
dependents names.    Son		· ·	Debtor 1 or Debtor 2		age	
Son  Son  Son  Son  Son  Son  Son  Son			Son		6	
3. Do your expenses include  No expenses of people other than  Yes yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. * 1,006.00  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. \$ 0.00  5. Additional mortgage payments for your residence, such as home equity loans  5. \$ 500.00  6. Utilities:  6a. Electricity, heat, natural gas  6a. \$ 350.00  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, internet, satellite, and cable services		depondente names.			_	_
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 1061.)  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, internet, satellite, and cable services			Son		6	- =
3. Do your expenses include expenses of people other than your segment of people other than your segment of people other than your dependents?    Part 2:						
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expenses of people other than	2	Da wayna ayaa aa kada aa Mala			_	_ Yes
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 1061.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,006.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  5. Additional mortgage payments for your residence, such as home equity loans  6b. \$ 350.00  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. \$ 120.00	Э.					
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. Telephone, cell phone, Internet, satellite, and cable services		yourself and your dependents?				
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Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  1,006.00  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. \$  120.00	Est	mate your expenses as of your bankruptcy filing date unless y				
Value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,006.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. \$ 120.00			nemental Schedule 3	, check	the box at the top	of the form and the the
Value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,006.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  5. Additional mortgage payments for your residence, such as home equity loans  6. Utilities:  6a. Electricity, heat, natural gas  6b. Water, sewer, garbage collection  6c. Telephone, cell phone, Internet, satellite, and cable services  6c. \$ 120.00						
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4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. Homeowner's association or condominium dues 5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 0.00  4d. \$ 0.00  50.00  4d. \$ 0.00  6d. \$ 0		payments and any rent for the ground of lot.		٦.	Ψ	1,000.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. Homeowner's association or condominium dues 5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 0.00  4d. \$ 0.00  5. \$ 0.00  6d. \$ 0.00  6		If not included in line 4:				
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4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. S  Additional mortgage payments for your residence, such as home equity loans 5. S  6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services  4c. \$  75.00  4d. \$  0.00  5. \$  500.00		• •		4b.	\$	0.00
5. Additional mortgage payments for your residence, such as home equity loans  5. \$ 500.00  6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services  6c. \$ 120.00				4c.	\$	75.00
6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services  6c. 120.00	5		me equity loans		· <del></del>	
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 350.00 95.00 120.00	J.	Traditional mortgage payments for your residence, such as no	mo oquity louris	Э.	Ψ	300.00
6b. Water, sewer, garbage collection 6b. \$ 95.00  6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 120.00	6.					
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 120.00						
			\$		· -	
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## Case 24-13573-pmm Doc 18 Filed 02/17/25 Entered 02/17/25 10:36:32 Desc Main Document Page 2 of 2

Debtor	1 Eduardo W Albarran	Case number (if known	2:24-bk-13573
	Streaming services	\$	65.00
7. <b>F</b> c	pod and housekeeping supplies		1,200.00
8. <b>C</b> l	hildcare and children's education costs	8. \$	650.00
9. <b>C</b> l	othing, laundry, and dry cleaning	9. \$	•
	ersonal care products and services		250.00
	edical and dental expenses	11. \$	60.00
	ransportation. Include gas, maintenance, bus or train fare.	π. Ψ	
D	o not include car payments.	12. \$	400.00
	ntertainment, clubs, recreation, newspapers, magazines, and books		100.00
14. C	haritable contributions and religious donations	14. \$	0.00
5. <b>In</b>	surance.		
	o not include insurance deducted from your pay or included in lines 4 or 20.		
15	5a. Life insurance	15a. \$	0.00
15	b. Health insurance	15b. \$	0.00
15	5c. Vehicle insurance		310.00
15	5d. Other insurance. Specify:		0.00
6. <b>T</b> a	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
S	pecify:	16. \$	0.00
	stallment or lease payments:		_
17	a. Car payments for Vehicle 1	17a. \$	906.00
	b. Car payments for Vehicle 2	17b. \$	0.00
17	c. Other. Specify: Spouse's car payment	17c. \$	265.00
	d. Other. Specify:	 17d. \$	0.00
	our payments of alimony, maintenance, and support that you did not report as		
	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
9. <b>O</b>	ther payments you make to support others who do not live with you.	\$	0.00
S	pecify:	19.	
O. <b>O</b>	ther real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i> e	edule I: Your Income	
20	a. Mortgages on other property	20a. \$	0.00
20	b. Real estate taxes		0.00
20	c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20	d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20	De. Homeowner's association or condominium dues	20e. \$	0.00
. O	ther: Specify: Spouse's debt	21. +\$	385.00
	· · · · · · · · · · · · · · · · · · ·		
	alculate your monthly expenses 2a. Add lines 4 through 21.	\$	7 224 00
	•	\$ <del></del>	7,334.00
	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	· · ·	
22	2c. Add line 22a and 22b. The result is your monthly expenses.	\$	7,334.00
C	alculate your monthly net income.		
	Ba. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	9,855.79
	Bb. Copy your monthly expenses from line 22c above.	23b\$	7,334.00
	b. Gopy your monthly expenses from the 220 above.	23υφ	7,554.00
23	Bc. Subtract your monthly expenses from your monthly income.		
	The result is your <i>monthly net income</i> .	23c. \$	2,521.79
Fo mo 	o you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect you odification to the terms of your mortgage?  No.		crease or decrease because of a
	Yes. Explain here:		